

**Information to identify the case:**

Debtor 1	Linda M Lopresti		Social Security number or ITIN xxx-xx-7618
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	19-11270-JNP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Linda M Lopresti

4/26/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Linda M Lopresti  
DebtorCase No. 19-11270-JNP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 23

Date Rcvd: Apr 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2019.

db +Linda M Lopresti, 31 Cedarbrook Drive, Turnersville, NJ 08012-1510  
 517979826 ARS, PO Box 8668, Pompano Beach, FL 33075-8668  
 517979827 +Atlantic ER Phy Team Ped, 1801 Nw 66th Ave Ste 200, Ars Account Resolution, Plantation, FL 33313-4571  
 517979832 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
 517979833 +Jefferson Health NJ, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020  
 517979835 +Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191  
 517987816 +Quicken Loans Inc., KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  
 517979838 +Split Rock Development, LLC, c/o Concord, 4150 N. Drinkwater Blvd #200, Scottsdale, AZ 85251-3643  
 517979841 +Washington Township Ambulance Assoc., PO Box 29013, Newark, NJ 07101-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Apr 27 2019 04:19:00 Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 27 2019 00:47:40 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 27 2019 00:47:32 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517979825 +E-mail/Text: mary.stewart@abcofcu.org Apr 27 2019 00:48:30 Abco Fcu, Po Box 247, Rancocas, NJ 08073-0247  
 517979828 EDI: BANKAMER.COM Apr 27 2019 04:13:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998  
 517979829 +EDI: CITICORP.COM Apr 27 2019 04:13:00 Citi, Pob 6241, Sioux Falls, SD 57117-6241  
 517979831 EDI: DISCOVER.COM Apr 27 2019 04:13:00 Discoverbank, Po Box 15316, Wilmington, DE 19850  
 517979830 +EDI: DISCOVER.COM Apr 27 2019 04:13:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316  
 517979834 +EDI: CBSKOHLS.COM Apr 27 2019 04:13:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 517979834 +E-mail/Text: bncnotices@beckett-lee.com Apr 27 2019 00:46:42 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 517979836 +E-mail/Text: bankruptcyteam@quickenloans.com Apr 27 2019 00:48:07 Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906  
 517979837 +EDI: SEARS.COM Apr 27 2019 04:13:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
 517979839 +EDI: RMSC.COM Apr 27 2019 04:13:00 Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001  
 517979840 +EDI: RMSC.COM Apr 27 2019 04:13:00 Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005  
 517981879 +EDI: RMSC.COM Apr 27 2019 04:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr ABCO Federal Credit Union

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 28, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2019 at the address(es) listed below:

Joseph Marchand jdmarcband@comcast.net, jmarchand@comcast.net;jmarchand@ecf.axiosfs.com  
 Joseph J. Rogers on behalf of Debtor Linda M Lopresti jjresq@comcast.net,  
 jjrogers0507@gmail.com  
 Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmllawgroup.com

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 23

Date Rcvd: Apr 26, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4